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ABSTRACT OF THE DISCLOSURE

A method and apparatus for allowing a customer to purchase or otherwise receive a benefit during a first transaction that will be redeemed by the customer or provided to the customer at a later time or during a future transaction for the
5 purchase, rental, lease, etc. of one or more products and/or services. The price to the customer for the benefit may be a monetary amount, a non-monetary amount, a commitment by the customer to complete or perform some obligation or qualifying action. The value of the benefit to the customer may be based on one or more aspects or characteristics of the first transaction.

10